

Information to identify the case:

Debtor 1	<u>Jeremy J. Fecko</u>	Social Security number or ITIN	xxx-xx-4711
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Julie N. Fecko</u>	Social Security number or ITIN	xxx-xx-8915
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70625-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeremy J. Fecko

Julie N. Fecko
fka Julie Zimmerman

2/7/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeremy J. Fecko
Julie N. Fecko
Debtors

Case No. 17-70625-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Feb 07, 2023

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremy J. Fecko, Julie N. Fecko, 3908 Menoher Blvd, Johnstown, PA 15905-5108
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
sp	+ Cynthia Berger, Law Offices of Berger & Green, 800 Waterfront Drive, Pittsburgh, PA 15222-4755
14682105	+ Freedom Mortgage Corp, Attn: Bankruptcy, P.O. Box 489, Mt Laurel, NJ 08054-0489
14682110	+ Somerset Trust, 151 W. Main Street, Somerset, PA 15501-2068

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 08 2023 04:54:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Feb 08 2023 00:00:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 08 2023 00:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14682097	+ EDI: GMACFS.COM	Feb 08 2023 04:54:00	Ally Financial, Attn: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901
14696947	EDI: GMACFS.COM	Feb 08 2023 04:54:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14682098	^ MEBN		

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		Feb 07 2023 23:53:23	Atg Credit LLC, 1700 W Cortland Street, Ste 2, Chicago, IL 60622-1131
14682099	+ EDI: CAPITALONE.COM		
		Feb 08 2023 04:54:00	Capital One, Attn: Bankruptcy, P.O. Box 30253, Salt Lake City, UT 84130-0253
14682100	+ EDI: CAPITALONE.COM		
		Feb 08 2023 04:54:00	Capital One, Attn: General Correspondence/Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14764174	EDI: CAPITALONE.COM		
		Feb 08 2023 04:54:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14764175	EDI: CAPITALONE.COM		
		Feb 08 2023 04:54:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14682101	+ EDI: WFNNB.COM		
		Feb 08 2023 04:54:00	Comenitycapital/boscov, Comenity Bank, P.O. Box 182125, Columbus, OH 43218-2125
14718799	EDI: CRFRSTNA.COM		
		Feb 08 2023 04:54:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14682102	+ EDI: CRFRSTNA.COM		
		Feb 08 2023 04:54:00	Credit First National Association, Attn: BK Credit Operations, P.O. Box 81315, Cleveland, OH 44181-0315
14682103	+ Email/Text: bdsupport@creditmanagementcompany.com		
		Feb 08 2023 00:00:00	Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14716652	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Feb 08 2023 00:00:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14691946	+ Email/Text: key_bankruptcy_ebnc@keybank.com		
		Feb 08 2023 00:00:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn Oh 44144-2338
14682106	+ Email/Text: key_bankruptcy_ebnc@keybank.com		
		Feb 08 2023 00:00:00	Keybank NA, Key Bank; Attention: Recovery Payment, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14738364	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 08 2023 00:00:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14682108	^ MEBN		
		Feb 07 2023 23:52:44	MRS BPO, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14682107	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 08 2023 00:00:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14699488	+ Email/Text: TSIBNCBOX4275@tsico.com		
		Feb 08 2023 00:00:00	National Collegiate Student Loan Trust 2004-1, Po Box 4275, Norcross, GA 30091-4275
14682109	EDI: PRA.COM		
		Feb 08 2023 04:54:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14703435	EDI: PRA.COM		
		Feb 08 2023 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14682558	+ EDI: RECOVERYCORP.COM		
		Feb 08 2023 04:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14718621	+ Email/Text: ebnpeoples@grblaw.com		
		Feb 08 2023 00:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14768969	EDI: Q3G.COM		
		Feb 08 2023 04:54:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15478458	+ Email/Text: flyersprod.inbound@axisai.com		
		Feb 08 2023 00:00:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14682111	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Feb 08 2023 00:00:00	US Dept Of Ed/Great Lakes Higher Ed., Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121
14758408	Email/Text: Great_Lakes_EBN_Docs@nelnet.net		

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		Feb 08 2023 00:00:00	United States Department of Education, Claims Filing Unit, Po Box 8973, Madison, WI 53708-8973
14682112	+ EDI: WFFC2	Feb 08 2023 04:54:00	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
14692446	EDI: WFFC2	Feb 08 2023 04:54:00	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		Rushmore Loan Management Services, LLC as servicer
cr		U.S. BANK NATIONAL ASSOCIATION
cr		U.S. Bank National Association, not in its individ
aty	*+	Somerset Trust Company, 151 W. Main Street, Somerset, PA 15501-2068
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14682104	*+	Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14765862	##+	PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

TOTAL: 4 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
David J. Novak	on behalf of Attorney Somerset Trust Company davidnov162@hotmail.com rfn@jjbodies.com
Lauren Moyer	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

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Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Richard G. Allen

on behalf of Debtor Jeremy J. Fecko ecf@johnstownbankruptcy.com
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com

Richard G. Allen

on behalf of Joint Debtor Julie N. Fecko ecf@johnstownbankruptcy.com
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 12